

ABSTRACT OF THE DISCLOSURE

An electronic money system is constructed by: a terminal apparatus of the user; a PHS electronic money card having an interface which can be connected to the terminal apparatus and a mobile phone function; and a bank server which is connected to the terminal apparatus via the Internet and connected to the PHS electronic money card via a mobile telephone network. Payment application in which a payment money amount and a payment date/time have been designated is notified to the bank server by the terminal apparatus. When the payment date/time having a time lag comes, a telephone call is made from the bank server to the PHS electronic money card. Establishment of a telephone talk connection is confirmed. Payment of electronic money is executed.